

REMARKS/ARGUMENTS

The Office Action mailed September 21, 2005, maintains a single rejection of the claims under 35 U.S.C. § 102(a) or (e) over U.S. Publication No. 2003/0174823 to *Justice*. This rejection is traversed because the reference did not describe or suggest determining a transaction velocity using transaction information from more than one issuer. While the reference described a fraud detection system that was linked to accounts from a plurality of issuers, it didn't describe or suggest that the transaction information from different issuers could be combined to determine a transaction velocity. This difference in determining transaction velocities, which is reflected by the claims, makes the case allowable over *Justice*.

Claim 1 includes a second analysis engine that can determine a transaction velocity from first transaction information from a first stored value product and second transaction information from a second stored value product. The first and second stored value products have different issuers, and the transaction velocity is determined from transaction information from both of them. Claim 6 includes calculating a transaction velocity based on first and second suspicious activity indications from a first and second plurality of stored value products having different issuers. In addition, claim 16 includes a cross monitor that can determine a transaction velocity for a transaction from information assembled from first and second monitors that are associated with first and second issuers. Thus for all the claims, transaction velocities are determined with information from at least two issuers.

In contrast, the fraud detection system in *Justice* only described using the order history of the particular customer account to determine when a predetermined threshold of account activity was exceeded in that particular account (*see* p.8, paragraph [0095]). While the system was connected to a plurality of issuers, there was no suggestion that the account activity rate include information from other issuers. Thus, there was no suggestion in *Justice* to combine transaction information from at least two issuers to determine if transaction activity in an account exceeded a predetermined threshold.

The claims are not anticipated by *Justice* simply because the reference described a system that determined an account activity rate, and also was also connected to a plurality of issuers. The reference must also describe using transaction information from two or more issuers to determine the account activity rate (*e.g.*, a transaction velocity). *Justice* failed to do this because it only described using order history information from one issuer to determine if an account activity threshold was exceeded. Thus, claims 1, 6, and 16 are allowable over *Justice*. The rest of the claims depend from claims 1, 6, and 16, so they too are allowable over *Justice* for at least the same reason. Accordingly, the withdrawal of the rejection of claims 1, 2, 4-6, and 8-21 under § 102(a) or (e) over *Justice* is requested.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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